

# Home loan variable interest rates – owner occupied

Interest rates are for new applications submitted from 24 January 2024

(rates are subject to change)

<b>Principal &amp; Interest repayments</b>			
<b>Basic Home Loan</b>			
<b>LVR<sup>1</sup> 80% or less</b>			
Loan amount	Variable interest rate <sup>2</sup>	Comparison rate <sup>5</sup>	
less than \$150,000	8.45% p.a.	8.47% p.a.	
\$150,000 or more	6.17% p.a.	6.19% p.a.	
<b>LVR<sup>1</sup> above 80% and less than or equal to 90%</b>			
Loan amount	Variable interest rate <sup>2</sup>	Comparison rate <sup>5</sup>	
less than \$150,000	8.71% p.a.	8.73% p.a.	
\$150,000 or more	7.24% p.a.	7.26% p.a.	
<b>LVR<sup>1</sup> more than 90%</b>			
Loan amount	Variable interest rate <sup>2</sup>	Comparison rate <sup>5</sup>	
less than \$150,000	8.71% p.a.	8.73% p.a.	
\$150,000 or more	7.77% p.a.	7.79% p.a.	
<b>Flexible Home Loan</b>			
LVR <sup>1</sup>	Variable interest rate <sup>2</sup>	Comparison rate <sup>5</sup>	
80% or less	8.65% p.a.	8.67% p.a.	
above 80% and less than or equal to 90%	8.86% p.a.	8.88% p.a.	
more than 90%	8.86% p.a.	8.88% p.a.	
<b>Flexible Home Loan with Member Package (\$395 annual fee applies)</b>			
<b>LVR<sup>1</sup> 60% or less</b>			
Loan amount	Variable interest rate <sup>2</sup>	Comparison rate <sup>5</sup>	
less than \$150,000	8.38% p.a.	8.74% p.a.	
\$150,000 to less than \$400,000	6.33% p.a.	6.71% p.a.	
\$400,000 or more	6.19% p.a.	6.58% p.a.	
<b>LVR<sup>1</sup> above 60% and less than or equal to 80%</b>			
Loan amount	Variable interest rate <sup>2</sup>	Comparison rate <sup>5</sup>	
less than \$150,000	8.50% p.a.	8.86% p.a.	
\$150,000 to less than \$400,000	6.33% p.a.	6.71% p.a.	
\$400,000 or more	6.24% p.a.	6.63% p.a.	
<b>LVR<sup>1</sup> above 80% and less than or equal to 90%</b>			
Loan amount	Variable interest rate <sup>2</sup>	Comparison rate <sup>5</sup>	
less than \$150,000	8.36% p.a.	8.72% p.a.	
\$150,000 to less than \$400,000	7.52% p.a.	7.89% p.a.	
\$400,000 or more	7.42% p.a.	7.79% p.a.	
<b>LVR<sup>1</sup> more than 90%</b>			
Loan amount	Variable interest rate <sup>2</sup>	Comparison rate <sup>5</sup>	
less than \$150,000	8.71% p.a.	9.07% p.a.	
\$150,000 to less than \$400,000	8.16% p.a.	8.52% p.a.	
\$400,000 or more	8.16% p.a.	8.52% p.a.	
<b>Interest only repayments</b>			
<b>Basic Home Loan</b>			
<b>LVR<sup>1</sup> 80% or less</b>			
Loan amount	Variable interest rate <sup>2</sup>	Comparison rate <sup>5</sup>	
less than \$150,000	8.42% p.a.	8.46% p.a.	
\$150,000 or more	8.42% p.a.	7.22% p.a.	
<b>Flexible Home Loan</b>			
LVR <sup>1</sup>	Variable interest rate <sup>2</sup>	Comparison rate <sup>5</sup>	
80% or less	9.36% p.a.	9.01% p.a.	
<b>Flexible Home Loan with Member Package (\$395 annual fee applies)</b>			
<b>LVR<sup>1</sup> 80% or less</b>			
Loan amount	Variable interest rate <sup>2</sup>	Comparison rate <sup>5</sup>	
less than \$150,000	8.96% p.a.	9.08% p.a.	
\$150,000 to less than \$400,000	7.92% p.a.	7.44% p.a.	
\$400,000 or more	7.87% p.a.	7.36% p.a.	

### Things you should know

<sup>1</sup> LVR (Loan to Value Ratio) is the loan amount divided by the value of your property (determined by ME at assessment), multiplied by 100.

<sup>2</sup> The variable interest rate includes any applicable discounts/margins for new loans.

<sup>3</sup> A current fixed rate can be secured for 90 days by paying a \$500 rate lock request fee. At settlement you will get the better of the two rates. After the fixed rate period, the interest rate will revert to the applicable variable interest rate based on the application submission date. The applicable variable interest rate is also based on the loan product, loan purpose, application amount, LVR, and repayment type. The applicable variable interest rate includes any applicable discount/margin.

<sup>4</sup> Investment loan purpose includes but is not limited to, funds for shares, land, construction or an established dwelling (including refinance of investment loans) for investment purposes. For loans with mixed purpose, investment rates apply where a loan is used predominantly (greater than 50%) for investment purposes.

<sup>5</sup> Comparison rates calculated on the basis of a secured loan of \$150,000 for a term of 25 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Comparison rate for variable Interest Only loans are based on an initial 5 year Interest Only period. Comparison rates for fixed interest only loans are based on an initial Interest Only period equal in length to the fixed period. During an interest only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan.

Credit provided by ME Bank – a division of Bank of Queensland Limited ABN 32 009 656 740 and Australian Credit Licence Number 244616. Fees and charges payable. ME's standard credit assessment criteria apply. Interest rates quoted are indicative only, and are subject to change without notice. A complete set of interest rates and the full terms and conditions are available at [www.mebank.com.au](http://www.mebank.com.au).

# Home loan fixed interest rates – owner occupied

Interest are current as at 24 January 2024

(rates are subject to change)

## Principal & Interest repayments

Flexible Home Loan			Flexible Home Loan with Member Package (\$395 annual fee applies)	
LVR <sup>1</sup> 80% or less				
Term	Interest rate <sup>3</sup>	Comparison rate <sup>5</sup>	Interest rate <sup>3</sup>	Comparison rate <sup>5</sup>
1 Year	6.54% p.a.	8.43% p.a.	6.39% p.a.	6.72% p.a.
2 Years	6.24% p.a.	8.16% p.a.	6.09% p.a.	6.67% p.a.
3 Years	6.14% p.a.	7.92% p.a.	5.99% p.a.	6.62% p.a.
4 Years	6.34% p.a.	7.79% p.a.	6.19% p.a.	6.66% p.a.
5 Years	6.44% p.a.	7.67% p.a.	6.29% p.a.	6.70% p.a.

Flexible Home Loan			Flexible Home Loan with Member Package (\$395 annual fee applies)	
LVR <sup>1</sup> above 80% and less than or equal to 90%				
Term	Interest rate <sup>3</sup>	Comparison rate <sup>5</sup>	Interest rate <sup>3</sup>	Comparison rate <sup>5</sup>
1 Year	6.69% p.a.	8.64% p.a.	6.54% p.a.	7.78% p.a.
2 Years	6.69% p.a.	8.42% p.a.	6.54% p.a.	7.69% p.a.
3 Years	6.64% p.a.	8.21% p.a.	6.49% p.a.	7.58% p.a.
4 Years	6.69% p.a.	8.04% p.a.	6.54% p.a.	7.52% p.a.
5 Years	6.94% p.a.	8.00% p.a.	6.79% p.a.	7.56% p.a.

Flexible Home Loan			Flexible Home Loan with Member Package (\$395 annual fee applies)	
LVR <sup>1</sup> more than 90%				
Term	Interest rate <sup>3</sup>	Comparison rate <sup>5</sup>	Interest rate <sup>3</sup>	Comparison rate <sup>5</sup>
1 Year	7.79% p.a.	8.76% p.a.	7.64% p.a.	8.46% p.a.
2 Years	7.14% p.a.	8.51% p.a.	6.99% p.a.	8.27% p.a.
3 Years	6.99% p.a.	8.31% p.a.	6.84% p.a.	8.12% p.a.
4 Years	7.04% p.a.	8.18% p.a.	6.89% p.a.	8.04% p.a.
5 Years	7.29% p.a.	8.15% p.a.	7.14% p.a.	8.05% p.a.

## Interest only repayments

Flexible Home Loan			Flexible Home Loan with Member Package (\$395 annual fee applies)	
Term	Interest rate <sup>3</sup>	Comparison rate <sup>5</sup>	Interest rate <sup>3</sup>	Comparison rate <sup>5</sup>
1 Year	7.24% p.a.	8.51% p.a.	7.09% p.a.	6.79% p.a.
2 Years	6.94% p.a.	8.31% p.a.	6.79% p.a.	6.81% p.a.
3 Years	6.74% p.a.	8.09% p.a.	6.59% p.a.	6.79% p.a.
4 Years	7.14% p.a.	8.09% p.a.	6.99% p.a.	6.96% p.a.
5 Years	7.34% p.a.	8.07% p.a.	7.19% p.a.	7.10% p.a.

### Things you should know

<sup>1</sup> LVR (Loan to Value Ratio) is the loan amount divided by the value of your property (determined by ME at assessment), multiplied by 100.

<sup>2</sup> The variable interest rate includes any applicable discounts/margins for new loans.

<sup>3</sup> A current fixed rate can be secured for 90 days by paying a \$500 rate lock request fee. At settlement you will get the better of the two rates. After the fixed rate period, the interest rate will revert to the applicable variable interest rate based on the application submission date. The applicable variable interest rate is also based on the loan product, loan purpose, application amount, LVR, and repayment type. The applicable variable interest rate includes any applicable discount/margin.

<sup>4</sup> Investment loan purpose includes but is not limited to, funds for shares, land, construction or an established dwelling (including refinance of investment loans) for investment purposes. For loans with mixed purpose, investment rates apply where a loan is used predominantly (greater than 50%) for investment purposes.

<sup>5</sup> Comparison rates calculated on the basis of a secured loan of \$150,000 for a term of 25 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Comparison rate for variable Interest Only loans are based on an initial 5 year Interest Only period. Comparison rates for fixed interest only loans are based on an initial Interest Only period equal in length to the fixed period. During an interest only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan.

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# Home loan variable interest rates – investment<sup>4</sup>

Interest rates are for new applications submitted from 24 January 2024

(rates are subject to change)

Principal & Interest repayments		
Basic Home Loan		
LVR <sup>1</sup>	Variable interest rate <sup>2</sup>	Comparison rate <sup>5</sup>
80% or less	6.59% p.a.	6.61% p.a.
above 80% and less than or equal to 90%	7.70% p.a.	7.72% p.a.
Flexible Home Loan		
LVR <sup>1</sup>	Variable interest rate <sup>2</sup>	Comparison rate <sup>5</sup>
80% or less	9.32% p.a.	9.34% p.a.
above 80% and less than or equal to 90%	9.62% p.a.	9.64% p.a.
Flexible Home Loan with Member Package (\$395 annual fee applies)		
LVR <sup>1</sup> 60% or less		
Loan amount	Variable interest rate <sup>2</sup>	Comparison rate <sup>5</sup>
less than \$150,000	8.61% p.a.	8.97% p.a.
\$150,000 to less than \$400,000	6.74% p.a.	7.12% p.a.
\$400,000 or more	6.39% p.a.	6.77% p.a.
LVR <sup>1</sup> above 60% and less than or equal to 80%		
Loan amount	Variable interest rate <sup>2</sup>	Comparison rate <sup>5</sup>
less than \$150,000	8.61% p.a.	8.97% p.a.
\$150,000 to less than \$400,000	6.74% p.a.	7.12% p.a.
\$400,000 or more	6.44% p.a.	6.82% p.a.
LVR <sup>1</sup> above 80% and less than or equal to 90%		
Loan amount	Variable interest rate <sup>2</sup>	Comparison rate <sup>5</sup>
less than \$150,000	8.61% p.a.	8.97% p.a.
\$150,000 to less than \$400,000	7.70% p.a.	8.07% p.a.
\$400,000 or more	7.70% p.a.	8.07% p.a.
Interest only repayments		
Basic Home Loan		
LVR <sup>1</sup>	Variable interest rate <sup>2</sup>	Comparison rate <sup>5</sup>
80% or less	6.94% p.a.	6.77% p.a.
above 80% and less than or equal to 90%	7.94% p.a.	7.83% p.a.
Flexible Home Loan		
LVR <sup>1</sup>	Variable interest rate <sup>2</sup>	Comparison rate <sup>5</sup>
80% or less	10.12% p.a.	9.74% p.a.
above 80% and less than or equal to 90%	10.32% p.a.	9.99% p.a.
Flexible Home Loan with Member Package (\$395 annual fee applies)		
LVR <sup>1</sup> 60% or less		
Loan amount	Variable interest rate <sup>2</sup>	Comparison rate <sup>5</sup>
less than \$150,000	9.01% p.a.	9.16% p.a.
\$150,000 to less than \$400,000	7.39% p.a.	7.41% p.a.
\$400,000 or more	6.64% p.a.	6.88% p.a.
LVR <sup>1</sup> above 60% and less than or equal to 80%		
Loan amount	Variable interest rate <sup>2</sup>	Comparison rate <sup>5</sup>
less than \$150,000	9.01% p.a.	9.16% p.a.
\$150,000 to less than \$400,000	7.74% p.a.	7.57% p.a.
\$400,000 or more	6.69% p.a.	6.93% p.a.
LVR <sup>1</sup> above 80% and less than or equal to 90%		
Loan amount	Variable interest rate <sup>2</sup>	Comparison rate <sup>5</sup>
less than \$150,000	9.21% p.a.	9.26% p.a.
\$150,000 to less than \$400,000	7.94% p.a.	8.18% p.a.
\$400,000 or more	7.94% p.a.	8.18% p.a.

## Things you should know

<sup>1</sup> LVR (Loan to Value Ratio) is the loan amount divided by the value of your property (determined by ME at assessment), multiplied by 100.

<sup>2</sup> The variable interest rate includes any applicable discounts/margins for new loans.

<sup>3</sup> A current fixed rate can be secured for 90 days by paying a \$500 rate lock request fee. At settlement you will get the better of the two rates. After the fixed rate period, the interest rate will revert to the applicable variable interest rate based on the application submission date. The applicable variable interest rate is also based on the loan product, loan purpose, application amount, LVR, and repayment type. The applicable variable interest rate includes any applicable discount/margin.

<sup>4</sup> Investment loan purpose includes but is not limited to, funds for shares, land, construction or an established dwelling (including refinance of investment loans) for investment purposes. For loans with mixed purpose, investment rates apply where a loan is used predominantly (greater than 50%) for investment purposes.

<sup>5</sup> Comparison rates calculated on the basis of a secured loan of \$150,000 for a term of 25 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Comparison rate for variable Interest Only loans are based on an initial 5 year Interest Only period. Comparison rates for fixed interest only loans are based on an initial Interest Only period equal in length to the fixed period. During an interest only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan.

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If you want more info on this – get in touch.

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# Home loan fixed interest rates – investment<sup>4</sup>

Interest rates are current as at 24 January 2024

(rates are subject to change)

## Principal & Interest repayments

Flexible Home Loan			Flexible Home Loan with Member Package (\$395 annual fee applies)	
LVR <sup>1</sup> 80% or less				
Term	Interest rate <sup>3</sup>	Comparison rate <sup>5</sup>	Interest rate <sup>3</sup>	Comparison rate <sup>5</sup>
1 Year	6.74% p.a.	9.04% p.a.	6.59% p.a.	7.10% p.a.
2 Years	6.39% p.a.	8.71% p.a.	6.24% p.a.	7.02% p.a.
3 Years	6.34% p.a.	8.43% p.a.	6.19% p.a.	6.96% p.a.
4 Years	6.49% p.a.	8.24% p.a.	6.34% p.a.	6.97% p.a.
5 Years	6.59% p.a.	8.08% p.a.	6.44% p.a.	6.99% p.a.

Flexible Home Loan			Flexible Home Loan with Member Package (\$395 annual fee applies)	
LVR <sup>1</sup> above 80% and less than or equal to 90%				
Term	Interest rate <sup>3</sup>	Comparison rate <sup>5</sup>	Interest rate <sup>3</sup>	Comparison rate <sup>5</sup>
1 Year	7.04% p.a.	9.34% p.a.	6.89% p.a.	7.98% p.a.
2 Years	6.84% p.a.	9.03% p.a.	6.69% p.a.	7.86% p.a.
3 Years	6.74% p.a.	8.75% p.a.	6.59% p.a.	7.74% p.a.
4 Years	6.84% p.a.	8.55% p.a.	6.69% p.a.	7.68% p.a.
5 Years	6.94% p.a.	8.39% p.a.	6.79% p.a.	7.66% p.a.

## Interest only repayments

Flexible Home Loan			Flexible Home Loan with Member Package (\$395 annual fee applies)	
LVR <sup>1</sup> 80% or less				
Term	Interest rate <sup>3</sup>	Comparison rate <sup>5</sup>	Interest rate <sup>3</sup>	Comparison rate <sup>5</sup>
1 Year	6.94% p.a.	9.07% p.a.	6.79% p.a.	7.12% p.a.
2 Years	6.54% p.a.	8.74% p.a.	6.39% p.a.	7.05% p.a.
3 Years	6.49% p.a.	8.47% p.a.	6.34% p.a.	7.00% p.a.
4 Years	6.64% p.a.	8.30% p.a.	6.49% p.a.	7.03% p.a.
5 Years	6.74% p.a.	8.15% p.a.	6.59% p.a.	7.05% p.a.

Flexible Home Loan			Flexible Home Loan with Member Package (\$395 annual fee applies)	
LVR <sup>1</sup> above 80% and less than or equal to 90%				
Term	Interest rate <sup>3</sup>	Comparison rate <sup>5</sup>	Interest rate <sup>3</sup>	Comparison rate <sup>5</sup>
1 Year	7.14% p.a.	9.35% p.a.	6.99% p.a.	7.99% p.a.
2 Years	6.99% p.a.	9.06% p.a.	6.84% p.a.	7.89% p.a.
3 Years	7.19% p.a.	8.88% p.a.	7.04% p.a.	7.87% p.a.
4 Years	6.94% p.a.	8.59% p.a.	6.79% p.a.	7.72% p.a.
5 Years	7.04% p.a.	8.44% p.a.	6.89% p.a.	7.70% p.a.

### Things you should know

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<sup>2</sup> The variable interest rate includes any applicable discounts/margins for new loans.

<sup>3</sup> A current fixed rate can be secured for 90 days by paying a \$500 rate lock request fee. At settlement you will get the better of the two rates. After the fixed rate period, the interest rate will revert to the applicable variable interest rate based on the application submission date. The applicable variable interest rate is also based on the loan product, loan purpose, application amount, LVR, and repayment type. The applicable variable interest rate includes any applicable discount/margin.

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# Deposit Interest rates

Interest are current as at 24 January 2024

(rates are subject to change)

Credit Card		Interest rate
Frank variable rate		11.99% p.a.
SaveME <sup>6</sup>		Interest rate
Variable base rate		0.05% p.a.
Variable bonus rate	\$0 to	4.20% p.a.
Highest rate available <sup>9</sup>	\$500,000	4.25% p.a.
HomeME <sup>7</sup>		Interest rate
Variable base rate		0.55% p.a.
Variable bonus rate	\$0 to	5.00% p.a.
Highest rate available <sup>9</sup>	\$100,000	5.55% p.a.
Variable bonus rate	\$100,000 to	2.45% p.a.
Highest rate available <sup>9</sup>	\$1,000,000	3.00% p.a.
Online Savings Account <sup>8</sup>		Interest rate
Variable base rate		0.05% p.a.
Variable bonus rate	\$0 to \$250,000	4.20% p.a.

## Things you should know

### <sup>6</sup> SaveME variable bonus interest terms and conditions.

The SaveME Bonus Interest Rate will apply:

- For each calendar month where you made four or more card transactions in the previous calendar month using the Visa debit card linked to a SpendME account in the same name (sole name account) or names (joint name accounts) as your SaveME account. Transactions that are pending do not count as a transaction for the previous calendar month and will be counted in the following calendar month; and
- to the combined balance of your SaveME accounts up to a maximum combined SaveME account balance of \$500,000.

### <sup>7</sup> HomeME variable bonus interest terms and conditions.

The Bonus Interest Rate applicable to your HomeME Account will apply:

- For each calendar month where:
- a minimum of \$2,000 was deposited into your SpendME account in the previous calendar month from an External Account. The SpendME account to which money is deposited must be held in the same name (sole name account) or names (joint names account) as your HomeME account;
- the closing balance of your HomeME account on the last day of the previous calendar month was higher than the closing balance of your HomeME account on the last day of the calendar month before that (excluding interest paid by ME or any adjustments processed by ME).
- to the balance of your HomeME account up to \$1,000,000.

If you don't meet all of these bonus interest conditions you will receive variable base rate interest only, however in any month we may without notice waive the requirement for you to meet all of these conditions.

### <sup>8</sup> Online savings account (OSA) variable bonus interest terms and conditions.

To receive bonus interest on your OSA for any calendar month you must have a ME Everyday Transaction Account (ETA) and during that month you make at least four tap & go™ purchases with your ETA debit Mastercard® which are settled by us with the relevant merchant. Your OSA(s) and ETA(s) must be in the same name (sole name accounts) or names (joint name accounts) for you to be eligible for bonus interest. Bonus interest is only payable on balances up to \$250,000 on each OSA you open. You're automatically eligible for bonus interest on each of your OSAs unless they were opened before 10/08/15, in which case you're only eligible for bonus interest upon request from the date of the request. Purchases made in a calendar month which are settled by us in the next calendar month (for reasons beyond our control) do not count towards the four card purchases needed in the calendar month, but will contribute to the next calendar month's count. If, on the day you close your OSA, there have been purchase transactions at the time of closure which have not yet been settled by us, these will not be eligible purchases for bonus interest. If you don't meet all of these bonus interest conditions you will receive variable base rate interest only, however in any month we may without notice waive the requirement for you to meet all of these conditions. We may change or withdraw the bonus interest offer at any time.

### <sup>9</sup> Highest Rate

Highest Rate indicates the total interest rate that can be earned on your SaveME or HomeME savings account and includes Base Rate and Bonus Rate.

### Other important information.

Your total deposits with ME up to \$250,000 are guaranteed under the Australian Government Financial Claims Scheme.

Fees and charges apply. Terms and conditions available on request. Applications for credit are subject to approval. This is general information only and you should consider if these products are appropriate for you.

# Term Deposit Interest rates

Interest are current as at 24 January 2024

(rates are subject to change)

Term Deposit <sup>10</sup>					
Retail Term Deposit amounts of \$5,000 or more					
Term	Interest at maturity	Monthly interest	Quarterly interest	Half yearly interest	Annual interest
1	0.75% p.a.	-	-	-	-
2	0.80% p.a.	0.75% p.a.	-	-	-
3	2.25% p.a.	2.20% p.a.	-	-	-
4	4.65% p.a.	4.60% p.a.	-	-	-
5	1.25% p.a.	1.20% p.a.	-	-	-
6	3.10% p.a.	3.05% p.a.	-	-	-
7	4.85% p.a.	4.80% p.a.	-	-	-
8	1.75% p.a.	1.70% p.a.	-	-	-
9	4.85% p.a.	4.80% p.a.	-	-	-
10	2.00% p.a.	1.95% p.a.	-	-	-
11	2.00% p.a.	1.95% p.a.	-	-	-
12-17	-	4.90% p.a.	-	-	4.95% p.a.
18-23	-	4.40% p.a.	-	-	4.45% p.a.
24-35	-	4.25% p.a.	-	-	4.30% p.a.
36-47	-	3.45% p.a.	-	-	3.50% p.a.
47-59	-	3.45% p.a.	-	-	3.50% p.a.
60	-	3.45% p.a.	-	-	3.50% p.a.
Business Term Deposit amounts of \$5,000 or more					
Term	Interest at maturity	Monthly interest	Quarterly interest	Half yearly interest	Annual interest
1	0.75% p.a.	-	-	-	-
2	0.80% p.a.	0.75% p.a.	-	-	-
3	2.25% p.a.	2.20% p.a.	-	-	-
4	4.55% p.a.	4.50% p.a.	-	-	-
5	1.05% p.a.	1.00% p.a.	-	-	-
6	2.90% p.a.	2.85% p.a.	-	-	-
7	4.70% p.a.	4.65% p.a.	-	-	-
8	1.55% p.a.	1.50% p.a.	-	-	-
9	4.70% p.a.	4.65% p.a.	-	-	-
10	1.80% p.a.	1.75% p.a.	-	-	-
11	1.80% p.a.	1.75% p.a.	-	-	-
12-17	-	4.75% p.a.	-	-	4.80% p.a.
18-23	-	4.20% p.a.	-	-	4.25% p.a.
24-35	-	4.05% p.a.	-	-	4.10% p.a.
36-47	-	3.25% p.a.	-	-	3.30% p.a.
47-59	-	3.25% p.a.	-	-	3.30% p.a.
60	-	3.25% p.a.	-	-	3.30% p.a.

**<sup>10</sup>Term deposit terms and conditions.**

All terms are in calendar months. We offer terms of between one month and 60 months.

You can only withdraw funds from your term deposit by giving us 31 days prior notice for accounts opened or reinvested on or after 29 May 2016.

You will get the interest rate that applies to your term deposit on the day your complete application is received as long as funds are received within three business days of your application. Otherwise, a different interest rate may apply to your account. We will credit interest at the selected interest payment frequency and at the maturity of the term.

**Other important information.**

Your total deposits with ME up to \$250,000 are guaranteed under the Australian Government Financial Claims Scheme.

Fees and charges apply. Terms and conditions available on request. Applications for credit are subject to approval. This is general information only and you should consider if these products are appropriate for you.